

No. 9188 號八十八百一千九第 日四十二月四閏年三十結光 HONGKONG, WEDNESDAY, JUL. 16th, 1887. 三年禮 號五十月六英港香 [PRICE \$2] PER MONTH

NEW ADVERTISEMENTS

A SERVICE will be held in St. John's Cathedral at 10.30 on 15th February, the 15th Anniversary of HER MAJESTY'S ACCESSION to the Throne. His Excellency the Officer Administering the Government, and the Legislative Council will be present.

The Governor will also appear on this occasion.

The Service, which will consist of a special form of prayer only, will last about an hour.

Seafolders, or persons authorised to occupy the seats of seafolders, Officers in uniform, and Constals will be admitted at the main entrance only from 10 to 10.15. After 10.15 the other doors will be opened, and all seats not occupied will be allotted to such of the public as may

Seatholders are requested to observe that the only way in which they can secure the use of their seats for themselves or their friends is by occupying them, or arranging that they shall be occupied before 10.15.

Seatholders not attending themselves, but assigning their seats to others, are requested to furnish one of the party with a written authority.

ORDER OF SERVICE.

ORGAN. * (Choir in a minor key. *Requiem*.)

PROCESSIONAL HYMN.—The National Anthem.
 SONGS.—Festival *Tollis.*
 HYMN instead of the Venite Exultemus *Moak.*
 PROPER PSALMS: XX, XXI, *Aldrich & Woodward.*
 THE DEUM *Baraby.*

ORGAN.—Andante.....Chalkie.
ANTHEM.—Hallelujah Chorus.....Handel.
SPECIAL HYMN.....(Tune—Old 100th Psalm)

ORGAN.—Priests' March from Athalia.....Mendelssohn.
—Offertoire.....Baptiste.

* From 10.10 a.m. 1071

THE TAKASIMA COLLIERY AGENCY.

DURING my temporary Absence in Japan
Mr. J. SPENCE LEUGE will take
CHARGE of the above Agency.

Hongkong, 15th June, 1887. Agent. [1172]

PUBLIC AUCTION
OF
LEASEHOLD PROPERTY.

to Sell by Public Auction, on
SATURDAY,
the 18th June, 1887, at 3 P.M.,
on the Premises.
ALL THAT PIECE OR PARCEL OF GROUND
registered in the Land Office as Sub-
section Z of Section A of INLAND LOT

Junction erected thereon, and measuring 17 feet on Mosque Junction by 47 feet deep. Held from the Crown for the residue of 999 years at Annual Crown Rent of \$1.18 cents. **TERMS OF SALE.**—As per printed conditions issued previous to the sale. For further particulars, apply to

Hongkong, 15th June, 1887. Auctioneer. 1174

TO BE LET.
WITH IMMEDIATE POSSESSION.

N EXTENSIVE GODOWN No. 23A.
Queen's Road.

Apply to **DORABJEE & HINGKEE,**
Victoria Hotel.
Hongkong, 15th June, 1887. 1173

FOR SHANGHAI.
THE Steamship

“NINGPO.”
 Captain F. Schulz, will be despatched for the
 above Port TO-MORROW, the 16th inst. at
 FOUR PM.
 For Freight or Passage, apply to
 STEIENSEN & Co.
 Hongkong, 14th June, 1887. 1168

FOR BATAVIA, SAMARANG, AND
SOURABAYA VIA SINGAPORE.
THE Steamship
"ANGERS,"
Captain Pinkham, will be despatched as above
on FRIDAY, the 17th instant, at FOUR PM.

BURTTFIELD & SWIRE, Agents.
Hongkong, 14th June, 1887. 1169

STEAM TO YOKOHAMA, VIA NAGA-
SAKI AND KOBE.
(Passing through the INLAND SEA.)
THE P. & O. S. N. Co.'s Steamship

will leave for the above places on FRIDAY,
the 17th June, at FOUR P.M., instead of as pre-
viously advertised.
E. L. WOODIN,
Acting Superintendent.
Hongkong, 15th June, 1887. | 1

FOR NEW YORK VIA SUEZ CANAL.
THE Steamship
"MONMOUTHSHIRE,"
Cuming, Commander, will be despatched for
the above Port on FRIDAY, the 17th instaut.
For Freight or Passage, apply to

Hongkong, 14th June, 1887. 1887

UNION LINE.

FOR KOBE AND YOKOHAMA

THE Steamship

"CLAYMORE,"
 Captain Gulfund, will be despatched for the
 above Ports on MONDAY, the 20th instant, at
 FOUR P.M.
 For Freight or Passage apply to
RUSSELL & Co.,
 Agents.

NOTICE.
COMPAGNIE DES MESSAGERIES
MARITIMES.
PAQUEBOTS POSTE FRANCAIS.
THE Company's Steamship

"TANAIS."
Captain Paul, will be despatched for
KOBE AND YOKOHAMA.
Shortly after the arrival of the Mail steamer
from Europe.

G. DE CHAMPEAUX,
Agent.

NOTICE.
COMPAGNIE DES MESSAGERIES
MARITIMES.
PAQUEBOTS POSTE FRANCAIS.
THE Company's Steamers.

“OXUS.”
Commandant Guiraud, will be despatched for
SHANGHAI,
shortly after her arrival with the French Mail
from Europe.
G. DE CHAMPEAUX.
Agent

Hongkong, 15th June, 1884.

ADY. 1897.

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THE CHINESE AND DIRECTORY
 FOR 1897.
 WITH APPENDIX, PLANS, &c., &c.
 LONDON: H. K. LAY, 11, BROADWAY, N. 1, E.C. 4.
 ADY. 1897. Pp. 770. \$3.00.

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INTIMATIONS.
A. S. WATSON & CO. LIMITED.
SUMMER REQUISITES.
 FRUIT CORDIALS:
 LIME JUICE, RASPBERRY, STRAWBERRY,
 CHERRY, PINEAPPLE, DAMSON,
 ORANGE, PLUM.
 MONTSEBART LIVE FRUIT JUICE.
 ASSORTED LIME FRUIT TABLETS.
 MASON & SWAN'S NEW PATENT
 WATER FILTERS.
 FRICKLY HEAT LOTION,
 BAY RUM, TOILET VINEGAR,
 "CARBOLIC" EAU DE COLOGNE.
A. S. WATSON & CO. LTD.
 THE HONGKONG DISPENSARY.
 Established 1841.
 Hongkong, 8th June, 1897.

NOTICE TO CORRESPONDENTS.
 Communications on Editorial matters should be addressed to "The Editor," and those on business "The Manager," and not to individuals by name. Correspondents are requested to forward their names and addresses with communications addressed to this Editor, not for publication, but as evidence of good faith. All letters for publication should be written on one side of the paper only. Advertisements and Subscriptions which are not ordered for a fixed period will be continued until discontinued. Orders for extra copies of the Daily Press should be sent before 11 a.m. on the day of publication, after that hour the supply is limited.

The Daily Press.
 HONGKONG, JUNE 15th, 1897.

When the rates of fire insurance were reduced some six years ago, by the action of the home offices, from one per cent. to one half, it was naturally anticipated that the local companies would find their revenue seriously diminished. The result proved quite contrary to what was expected. The reduction in rates so popularised insurance amongst the Chinese that the revenue of the local offices was on increasing at a faster rate than ever, and larger dividends were paid to the shareholders. Another reduction is now being effected. The agents of the home offices received telegrams a few weeks ago informing them that the tariff was suspended. In Hongkong the agents, having the question left to their discretion, have not so far lowered rates, deeming such a course unnecessary. At Shanghai and the northern ports, however, risks on European property have been taken at 1 per cent. and even as low as three sixteenths; rates on Chinese property remaining unaltered. Written instructions are expected at the end of the month, and it is surmised that these will be to the effect that the rate for first class risks is to be fixed at 1 per cent., both in Hongkong and at the ports. The effect this is popularly expected to have on the earning power of the local companies may be gathered from the serious decline which has taken place in the value of their shares in the stock market. It remains to be seen whether the view taken by the increasing public is right or wrong. The result will largely depend on the spirit in which the local companies face the crisis. The reduction in rates will not doubt induce a large accession of business, but to suppose that the business will at once double, which would be necessary to secure the same income as at present, would be a very sanguine view to take. It did so before, it is true, but a fewer number of risks were required at 1 per cent. to make up the amount previously derived from the risks at 1 per cent. than will be required to make up the loss which will follow the reduction to 1 per cent. If the revenue is to be kept up, therefore, new business will have to be sought on new lines. That the Chinese are very ready to insure when rates are reasonable has been shown by the way in which they came forward when rates were reduced to 1 per cent. But the local companies, while taking risks on Chinese houses, have declined to take risks on their contents. Some of the home offices have followed the same policy, while others have taken such risks and have been making a very handsome thing out of it. The question is whether the offices which refused them have not been excessively cautious. Caution is a laudable quality, but a distinguishing characteristic of the local offices, and it is to this that they attribute in great measure their almost phenomenal success. But times and circumstances change, and business methods must change with them if the tide of success is to be maintained. There is an immense field for insurance in China of which only the fringe has been touched as yet. It is quite within the bounds of possibility that the present generation may see risks taken by European offices in purely Chinese cities. The time for that has not yet come, but the time has arrived for reconsidering the present policy of declining risks on the contents of Chinese houses in this colony and in the foreign concessions at Shanghai. Some of the home offices, as above remarked, already take such risks and find it profitable to do so. If the local offices entered on this line of business they could at once command nearly the whole of it, for the Chinese have a decided preference for dealing with them, as they then escape the delays caused by the reference home which in some cases to be made by agents of companies having their head offices in Europe.

For the year 1896 the amount of premium collected by the Hongkong Fire Insurance Co., less amount paid for re-insurance, was more than \$225,000, while the losses were less than \$20,000. The China Fire Insurance Co. collected nearly \$210,000 while the losses were less than \$25,000. Similar brilliant results have been shown for a long series of years. Such a state of affairs is far too good to last. The home offices are now trying to do it, and although they may not do themselves much good by the operation they will certainly do the local offices harm unless the latter meet it boldly. The number of first class risks is limited; the revenue will therefore have to be made up

from risks of a lower class, at which the local companies have hitherto been disinclined even to look, but which have a mint of money in them nevertheless. From a public point of view, too, quite apart from any question as to the effect on the companies, it is desirable that Chinese should have an opportunity of insuring their stocks; otherwise, in the event of fire, they may be forced into bankruptcy. No one will be found at this time of day to dispute the advantages of insurance, both from a public and private point of view, and it cannot be said that those advantages are in any way dependent on the nationality of the individual insuring; unless, indeed, in the case of Chinese a tendency towards insensibility so strong as to outweigh all the advantages bealleged. But even amongst the Chinese, incendiaries are few in comparison to the honest men who would insure if they had the opportunity. The fire extinguishing service of Hongkong has, moreover, been brought to such a state of efficiency that the effect of the incendiary's work would always be confined to comparatively speaking narrow limits. The companies could also protect themselves by never underwriting the full value and by reserving to themselves the power of inspecting from time to time the goods insured. There is also the question of fire requests, which we have been agitating for some time past and which could no doubt be carried to a successful issue if the Fire Insurance Companies would take it up. The knowledge that an inquiry would be held into the cause of every fire would act, to some extent at all events, as a deterrent to the incendiary. It must not be forgotten, either, that incendiaries are not peculiar to the Chinese. Many of the fires which occur in England are due to this cause, but the Insurance Companies there are not deterred from taking any particular class of risks in consequence; and it is from insurance on small risks that they derive a very substantial part of their income. Hongkong, as regards its liability to conflagration, is its ability to cope with them, is not what it was fifteen or even ten years ago. The policy of Insurance Companies ought, we think, to be modified in accordance with the advance which has been made in these respects. Not only would this conduce to the interest of the shareholders, but the Chinese would have the advantages of insurance brought within their reach more fully than they have hitherto been.

The N.C. Daily News hears that the *Glennagla* has been chartered to take the cargo of tea intended for the *Kashima* to Odessa. We are requested to state that Mrs. Cameron will continue to reside at Government House on Fridays throughout the summer, but will also reside at Mountain Lodge on Saturdays.

We would call attention to the change in the day of departure of the P. and O. Company's steamer *Takara* for Japan from Saturday at daylight to Friday at 4 p.m. as per advertisement elsewhere.

The man William Jephson, who deserted from the Army and was arrested at Shanghai on the 10th instant and was taken to the police station for detention for the *Kashima* to Odessa.

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SUPREME COURT.
 14th June.
 IN APPEAL.
 BEFORE THE APPEAL COURT.
 THE CHINESE REINDEER CASE.
 JUDGMENT.

In the case of *Loong Afu*, one of the defendants being charged with the offence of conspiracy to defraud, the appeal was allowed. The judgment was given by Mr. Justice Swaine, who said that the evidence was not sufficient to support the conviction. The appeal was allowed, and the defendant was discharged.

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persons should be sent for and examined with the view of ascertaining or contradicting the view of conspiring or contriving to defraud. 30 and 31 Vic. C. 35 § 3 directs Justices in England to ask prisoners whether they have witnesses, and if so, to produce them. The Chinese Reindeer case is a case of conspiracy to defraud, and the evidence is not sufficient to support the conviction.

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proffered Mr. Wilson to the case of "Morgan v. Edwards" which although a case in Criminal Jurisdiction might be cited, as there was no difference between criminal and civil cases except as regards the nature of the question of proof.

Mr. Wilson quoted on his part the case of *Loong Afu* from *Wong v. Wong*, which was a civil case, and he said that the evidence was not sufficient to support the conviction.

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JUDGMENT IN THE HONGKONG CASE.
 Sir R. T. Renne, Chief Justice, delivered the following judgment in the Supreme Court at Shanghai in the case of Robert Hough v. William Leggo.

This is a suit brought to recover damages for the non-delivery of 50 new shares in the Hongkong and Shanghai Banking Corporation which the plaintiff alleges that he purchased of the defendant in the month of January, 1897. The defendant denies having sold or contracted to sell any such shares to the plaintiff and generally denies any liability to the plaintiff in respect of the shares in question.

The contract under which these shares were sold was as follows:—No. 244, date 15th Dec. 1893. Seller: Messrs. P. Morgan & Co. Agents, Bankers. Buyer: Mr. Robert Hough. The contract was for the sale of 50 new shares in the Hongkong and Shanghai Banking Corporation, at a price of 100 dollars each, and the shares were to be delivered by the 15th day of January, 1897.

On the 12th January 1897, Mr. Hough, under instructions to sell given to him by Taylor, Linday, and Co., sold the shares to the plaintiff, and the plaintiff paid for them the sum of 5,000 dollars. The defendant, however, did not deliver the shares to the plaintiff, and the plaintiff is now suing for damages.

The defendant's defence is that the shares were not sold to the plaintiff, but to Taylor and Linday, and that the plaintiff is not entitled to recover damages. The defendant also alleges that the shares were not new shares, but were shares which had been previously sold to the plaintiff.

The plaintiff's evidence is that he purchased the shares from the defendant, and that the defendant did not deliver them to him. The plaintiff also alleges that the shares were new shares, and that the defendant is liable to him for damages.

The defendant's evidence is that the shares were not sold to the plaintiff, but to Taylor and Linday, and that the plaintiff is not entitled to recover damages. The defendant also alleges that the shares were not new shares, but were shares which had been previously sold to the plaintiff.

The plaintiff's evidence is that he purchased the shares from the defendant, and that the defendant did not deliver them to him. The plaintiff also alleges that the shares were new shares, and that the defendant is liable to him for damages.

The defendant's evidence is that the shares were not sold to the plaintiff, but to Taylor and Linday, and that the plaintiff is not entitled to recover damages. The defendant also alleges that the shares were not new shares, but were shares which had been previously sold to the plaintiff.

The plaintiff's evidence is that he purchased the shares from the defendant, and that the defendant did not deliver them to him. The plaintiff also alleges that the shares were new shares, and that the defendant is liable to him for damages.

The defendant's evidence is that the shares were not sold to the plaintiff, but to Taylor and Linday, and that the plaintiff is not entitled to recover damages. The defendant also alleges that the shares were not new shares, but were shares which had been previously sold to the plaintiff.

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The defendant's evidence is that the shares were not sold to the plaintiff, but to Taylor and Linday, and that the plaintiff is not entitled to recover damages. The defendant also alleges that the shares were not new shares, but were shares which had been previously sold to the plaintiff.

POLICE COURT.
 14th June.
 BEFORE MR. E. MACKEAN.

ATTEMPTED KIDNAPING AND ASSAULT.
 Tan Ahing and Fung Ahoi were charged with attempting to kidnap a woman named *Wong*, and with assaulting her. The charges were read, and the defendants pleaded not guilty.

The evidence was given by the woman named *Wong*, who said that she was assaulted by the defendants, and that they attempted to kidnap her. The evidence was also given by a witness named *Wong*, who said that he saw the defendants assault the woman.

The court found the defendants guilty of the charges, and sentenced them to imprisonment for three months. The court also ordered that the defendants be fined 50 dollars each.

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